

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
JPMorgan Chase Bank, N.A.

In Re:  
Karen Webber-Gobern,  
  
Debtors.



Order Filed on May 4, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

Case No.: 14-29060 JKS

Adv. No.:

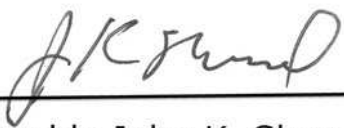
Hearing Date: 8/24/17 @ 9:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 4, 2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

**(Page 2)**

Debtor: Karen Webber-Gobern

Case No: 14-29060 JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, JPMorgan Chase Bank, N.A., Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property JM3ER2AM8B0375606 2011 Mazda Cx-7, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David G. Beslow, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of March 5, 2018, the debtor's total payoff amount due is \$5,750.76. With an interest at 5.33% over 18 months, the total to be paid to the creditor is \$6,050.45; and

It is further **ORDERED, ADJUDGED and DECREED** that the payoff amount of \$6,050.45 shall be added to the affidavit of amount due and paid through Debtors' Modified Chapter 13 plan which is to be filed within 14 days; and

It is further **ORDERED, ADJUDGED and DECREED** that the Debtor is to maintain insurance on the vehicle; and

It is further **ORDERED, ADJUDGED and DECREED** that the lien is not released until the loan is paid in full; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Karen Webber-Gobern  
Debtor

Case No. 14-29060-JKS  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db +Karen Webber-Gobern, 1014 Blackberry Lane, Union, NJ 07083-8718

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 06, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor HSBC BANK USA, N.A. NJECFMAIL@mw-c-law.com  
Celine P. Derkrikorian on behalf of Creditor HSBC BANK USA, N.A. njecfmail@mw-c-law.com  
Clifford B. Frish on behalf of Debtor Karen Webber-Gobern yrodriguez@goldmanlaw.org,  
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.  
bestcase.com  
David G. Beslow on behalf of Debtor Karen Webber-Gobern yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Marisa Myers Cohen on behalf of Creditor HSBC BANK USA, N.A. mcohen@mw-c-law.com,  
jhillier@mw-c-law.com  
Mark Goldman on behalf of Debtor Karen Webber-Gobern yrodriguez@goldmanlaw.org,  
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com  
TOTAL: 8